

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Josef Laumen  
Appl. No.: 10/529,031  
Conf. No.: 9038  
Filed: October 24, 2005  
Title: A METHOD FOR PROVIDING PAYING SERVICES, IN ADDITION TO A  
USER IDENTIFICATION DEVICE AND A DEVICE FOR PROVIDING THE  
SERVICES  
Art Unit: 2631  
Examiner: Shannon Brooks  
Docket No.: 112740-1059

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE PURSUANT TO 37 C.F.R. §1.111**

Sir:

In response to the Office Action dated July 17, 2006, Applicant responds as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.